



Order Filed on May 16, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 dcarlon@kmlawgroup.com Attorneys for Secured Creditor Rocket Mortgage, LLC f/k/a Quicken Loans, LLC	
In Re:	
Patricia Barbara Mossop a/k/a Patricia B. Mossop, a/k/a Patricia English Debtor	

Case No.: 23-17605 JNP

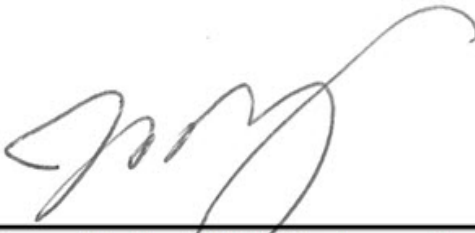
Hearing Date:

Judge: Jerrold N. Poslusny Jr.

CONSENT ORDER EXTENDING LOSS MITIGATION PERIOD

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: May 16, 2024



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Patricia Barbara Mossop a/k/a Patricia B. Mossop, a/k/a Patricia English

Case No: 23-17605 JNP

Caption of Order: CONSENT ORDER EXTENDING LOSS MITIGATION PERIOD

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, holder of a mortgage on real property located at 207 Hillside Terrace, Mantua, NJ, 08051, Denise Carlon appearing, by way of objection to the APPLICATION FOR EXTENSION OR EARLY TERMINATION OF LOSS MITIGATION PERIOD, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall complete loss mitigation package and submit to Secured Creditor within 30 days of this order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the loss mitigation order while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtors are responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program and Secured Creditor does not waive its rights to collect same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to APPLICATION FOR EXTENSION OR EARLY TERMINATION OF LOSS MITIGATION PERIOD is hereby resolved.

I hereby agree and consent to the above terms and conditions:

Dated: 5/3/2024

/s/Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 5/10/2024



Andrew Thomas Archer, ESQ., ATTORNEY FOR DEBTOR

In re:
Patricia Barbara Mossop
Debtor

Case No. 23-17605-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 16, 2024

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2024:

Recip ID	Recipient Name and Address
db	+ Patricia Barbara Mossop, 207 Hillside Terrace, Mantua, NJ 08051-1223

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew Thomas Archer	on behalf of Debtor Patricia Barbara Mossop aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5